

Information to identify the case:

Debtor 1	<u>Julia Deni</u>	Social Security number or ITIN	xxx-xx-6302
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-32827-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Julia Deni

9/8/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Julia Deni
DebtorCase No. 15-32827-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Sep 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2020.

db +Julia Deni, 11 Gilbert Avenue, Westville, NJ 08093-9723

515887016 +Home Depot Credit Services, ATTN Bankruptcy Dept, POB 790328, Saint Louis, MO 63179-0328

515984779 +Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011

515887021 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, ATTN Bankruptcy Department, PO Box 245, Trenton, NJ 08695)

515887020 +South Atlantic FCU, Cardmember Services, PO Box 3080, Tallahassee, FL 32315-3080

515887019 South Atlantic FCU, One W Camino Real Ste 110, Boca Raton, FL 33432-5966

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 08 2020 23:39:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 08 2020 23:39:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515887009 EDI: RMSC.COM Sep 09 2020 03:13:00 Care Credit / GEMB, Attn: Bankruptcy Dept, POB 981127, El Paso, TX 79998-1127

515887013 EDI: USBANKARS.COM Sep 09 2020 03:18:00 Fulton Bank, Cardmember Service, PO Box 6335, Fargo, ND 58125-6335

515887014 +E-mail/Text: bankruptcy@fult.com Sep 08 2020 23:39:36 Fulton Bank of New Jersey, Attn Bankruptcy Dept, 533 Fellowship Road, Mount Laurel, NJ 08054-3411

515887015 EDI: CITICORP.COM Sep 09 2020 03:13:00 Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497

515887017 +E-mail/Text: camanagement@mtb.com Sep 08 2020 23:38:51 Hudson City Savings Bank, Mortgage Servicing Department, W. 80 Century Road, Paramus, NJ 07652-1437

515887018 EDI: IRS.COM Sep 09 2020 03:13:00 Internal Revenue Service, Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346

515887010 EDI: JPMORGANCHASE Sep 09 2020 03:13:00 Chase Bank, 800 Brooksedge Blvd., Westerville, OH 43081

515887011 EDI: JPMORGANCHASE Sep 09 2020 03:13:00 Chase Bank One Card Services, PO Box 15298, Wilmington, DE 19850-5298

515942982 E-mail/Text: camanagement@mtb.com Sep 08 2020 23:38:51 M&T BANK, PO BOX 1288, Buffalo, NY 14240

516106867 EDI: PRA.COM Sep 09 2020 03:13:00 Portfolio Recovery Associates, LLC, c/o Elan Fulton Bank, POB 41067, Norfolk VA 23541

516105369 EDI: PRA.COM Sep 09 2020 03:13:00 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

515887023 +EDI: RMSC.COM Sep 09 2020 03:13:00 Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425

515887022 +EDI: RMSC.COM Sep 09 2020 03:13:00 Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

515887024 EDI: TDBANKNORTH.COM Sep 09 2020 03:18:00 TD Bank, Loan Operations, 32 Chestnut Street, Lewiston, ME 04240

515887012 EDI: USBANKARS.COM Sep 09 2020 03:18:00 Elan Financial, PO Box 108, Saint Louis, MO 63166

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Sep 08, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor M&T BANK josh.goldman@padgettllawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
S. Daniel Hutchison on behalf of Debtor Julia Deni sdhteamlaw@outlook.com,
backupcourt@outlook.com/sdhlawparal@outlook.com/hutchisonsr39026@notify.bestcase.com
TOTAL: 7